

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JEAN M POISSON  
RENEE J CREACH  
Debtor(s)

Case No. 08-22897

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/29/2008.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 06/05/2013.
- 6) Number of months from filing to last payment: 52.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,867.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$48,284.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$48,284.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,567.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,665.90
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,232.90**

Attorney fees paid and disclosed by debtor: \$933.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN GENERAL FINANCE	Unsecured	4,069.00	3,854.73	3,854.73	294.25	0.00
AMERICAN GENERAL FINANCE	Unsecured	1,832.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	1,145.00	1,530.23	1,530.23	107.86	0.00
CARMAX AUTO FINANCE	Secured	8,610.00	9,850.00	8,610.00	8,610.00	747.16
CARMAX AUTO FINANCE	Unsecured	1,634.00	520.71	1,760.71	124.11	0.00
CITIBANK	Unsecured	25,333.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	19,211.00	NA	NA	0.00	0.00
DIRECT MERCHANTS BANK	Unsecured	2,770.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,180.00	1,130.42	1,130.42	86.28	0.00
ECAST SETTLEMENT CORP	Unsecured	1,058.00	1,603.67	1,603.67	113.04	0.00
ECAST SETTLEMENT CORP	Unsecured	287.00	562.98	562.98	39.69	0.00
HSBC TAXPAYER FINANCIAL SVCS	Unsecured	422.00	421.90	421.90	18.34	0.00
ISAC	Unsecured	NA	45,903.88	45,903.88	3,504.18	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	NA	1,087.51	1,087.51	76.66	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	2,261.00	2,543.02	2,543.02	179.25	0.00
MCSI/RMI	Unsecured	150.00	NA	NA	0.00	0.00
MCSI/RMI	Unsecured	150.00	NA	NA	0.00	0.00
MCSI/RMI	Unsecured	NA	NA	NA	0.00	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	NA	NA	NA	0.00	0.00
NICOR GAS	Unsecured	640.00	1,880.89	1,880.89	132.58	0.00
PAYDAY	Unsecured	995.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	3,045.37	3,045.37	232.48	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	NA	15,210.30	15,210.30	1,161.11	0.00
SBC	Unsecured	231.00	NA	NA	0.00	0.00
WELLGROUP HEALTH PARTNERS	Unsecured	109.00	108.51	108.51	0.00	0.00
WELLS FARGO AUTO FINANCE	Secured	12,340.00	25,185.03	25,185.03	21,531.50	6,092.61
WELLS FARGO AUTO FINANCE	Unsecured	NA	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$33,795.03	\$30,141.50	\$6,839.77
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$33,795.03</b>	<b>\$30,141.50</b>	<b>\$6,839.77</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$80,644.12</b>	<b>\$6,069.83</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,232.90</u>
Disbursements to Creditors	<u>\$43,051.10</u>

<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$48,284.00</u></b>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/24/2013

By: /s/ Tom Vaughn

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.